

## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

### Title of Invention

PAY YOURSELF FIRST LOYALTY SYSTEM AND METHOD

Application Number :

Confirmation Number:

First Named Applicant: Tracey Thomas

Attorney Docket Number: 70655.4000

Art Unit:

Examiner:

Search string: ( 5920847 or 5956700 or 6032133 or 6105865 or 6128603 or 6164533 or 6289322 or 6298335 or 6363362 or 6408284 or 6438527 or 6578015 or 6631358 or 20010032182 or 20010032183 or 20010037295 or 20020077978 or 20020082990 or 20020087468 or 20020120513 or 20020123949 or 20030069842 or 20030074311 or 20030130948 or 20030163425 or 20030187762 or 20030208445 or 20040015438 or 20040019560 or 20040035923 or 20040039692 or 20040049439 ).pn

### US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/J.S./	1	5920847	1999-07-06	Kolling, et al.			
↓	2	5956700	1999-09-21	Landry			
↓	3	6032133	2000-02-29	Hilt, et al.			
↓	4	6105865	2000-08-22	Hardesty			
↓	5	6128603	2000-10-03	Dent, et al.			
↓	6	6164533	2000-12-26	Barton			
↓	7	6289322	2001-09-11	Kitchen, et al.			
↓	8	6298335	2001-10-02	Bernstein			
↓	9	6363362	2002-03-26	Burfield, et al.			
↓	10	6408284	2002-06-18	Hilt, et al.			
↓	11	6438527	2002-08-20	Powar			
↓	12	6578015	2003-06-10	Haseltine, et al.			
/J.S./	13	6631358	2003-10-07	Ogilvie			

### US Published Applications

Note: Applicant is not required to submit a paper copy of cited US Published Applications

init	Cite.No.	Pub. No.	Date	Applicant	Kind	Class	Subclass
/J.S./	1	20010032182	2001-10-18	Kumar, et al.			
	2	20010032183	2001-10-18	Landry			
	3	20010037295	2001-11-01	Olsen			
	4	20020077978	2002-06-20	O'Leary, et al.			
	5	20020082990	2002-06-27	Jones			
	6	20020087468	2002-07-04	Ganesan, et al.			
	7	20020120513	2002-08-29	Webb, et al.			
	8	20020123949	2002-09-05	VanLeeuwen			
	9	20030069842	2003-04-10	Kight, et al.			
	10	20030074311	2003-04-17	Saylors, et al.			
	11	20030130948	2003-07-10	Algiene, et al.			
	12	20030163425	2003-08-28	Cannon, Jr.			
	13	20030187762	2003-10-02	Coyle			
	14	20030208445	2003-11-06	Compiano			
	15	20040015438	2004-01-22	Compiano, et al.			
	16	20040019560	2004-01-29	Evans, et al.			
	17	20040035923	2004-02-26	Kahr			
✓	18	20040039692	2004-02-26	Shields, et al.			
/J.S./	19	20040049439	2004-03-11	Johnston, et al.			

**Signature**

Examiner Name	Date
/John Scarito/	09/24/2007

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

Sheet 1 of 1

**Complete if Known**

<b>Application Number</b>	10/709,707
<b>Filing Date</b>	May 24, 2004
<b>First Named Inventor</b>	Tracey R. Thomas
<b>Art Unit</b>	TBA
<b>Examiner Name</b>	TBA
<b>Attorney Docket Number</b>	70655.4000

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

Examiner  
Signature

**/John Scarito/**

Date Considered

09/24/2007

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

***If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.***



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10709707	
	Filing Date		2004-05-24	
	First Named Inventor	Tracey R. Thomas		
	Art Unit	3624		
	Examiner Name	Not Yet Assigned		
	Attorney Docket Number	03292.101970.5		

U.S.PATENTS						
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
/J.S./	1	6947898	B2	2005-09-20	Richard Postrel	
/J.S./	2	6842739	B2	2005-01-11	Richard Postrel	
/J.S./	3	6829586	B2	2004-12-07	Richard Postrel	
/J.S./	4	6820061	B2	2004-11-16	Richard Postrel	
/J.S./	5	6594640	B1	2003-07-15	Richard Postrel	
If you wish to add additional U.S. Patent citation information please click the Add button.						
U.S.PATENT APPLICATION PUBLICATIONS						
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
/J.S./	1	20060020511	A1	2006-01-26	Richard Postrel	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10709707
Filing Date	2004-05-24
First Named Inventor	Tracey R. Thomas
Art Unit	3624
Examiner Name	Not Yet Assigned
Attorney Docket Number	03292.101970.5

/U.S./	2	20050240472	A1	2005-10-27	Richard Postrel	
	3	20050149394	A1	2005-07-07	Richard Postrel	
	4	20050080727	A1	2005-04-14	Richard Postrel	
	5	20050021401	A1	2005-01-27	Richard Postrel	
	6	20050021400	A1	2005-01-27	Richard Postrel	
	7	20050021399	A1	2005-01-27	Richard Postrel	
	8	20040220854	A1	2004-11-04	Richard Postrel	
	9	20030216960	A1	2003-11-20	Richard Postrel	
/U.S./	10	20040097287	A1	2002-11-14	Richard Postrel	

If you wish to add additional U.S. Published Application citation information please click the Add button.

**FOREIGN PATENT DOCUMENTS**

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
-------------------	---------	--------------------------------------	---------------------------	------------------------	------------------	---	--	----------------

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10709707
Filing Date	2004-05-24
First Named Inventor	Tracey R. Thomas
Art Unit	3624
Examiner Name	Not Yet Assigned
Attorney Docket Number	03292.101970.5

1							<input type="checkbox"/>
---	--	--	--	--	--	--	--------------------------

If you wish to add additional Foreign Patent Document citation information please click the Add button

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
1			<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

**EXAMINER SIGNATURE**

Examiner Signature	/John Scarito/	Date Considered	09/24/2007
--------------------	----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** ( Not for submission under 37 CFR 1.99)

Application Number	10709707
Filing Date	2004-05-24
First Named Inventor	Tracey R. Thomas
Art Unit	3624
Examiner Name	Not Yet Assigned
Attorney Docket Number	03292.101970.5

## **U.S.PATENTS**

[Remove](#)

Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
/J.S./	1	6073840	B1	2006-06-13	Kenneth O. Marion	

If you wish to add additional U.S. Patent citation information please click the Add button.

[Add](#)

## **U.S.PATENT APPLICATION PUBLICATIONS**

[Remove](#)

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

[Add](#)

## **FOREIGN PATENT DOCUMENTS**

[Remove](#)

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> i	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

[Add](#)

## **NON-PATENT LITERATURE DOCUMENTS**

[Remove](#)

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10709707
Filing Date	2004-05-24
First Named Inventor	Tracey R. Thomas
Art Unit	3624
Examiner Name	Not Yet Assigned
Attorney Docket Number	03292.101970.5

1	<div></div>	<input type="checkbox"/>
---	-------------	--------------------------

If you wish to add additional non-patent literature document citation information please click the Add button

**EXAMINER SIGNATURE**

Examiner Signature	/John Scarito/	Date Considered	09/24/2007
--------------------	----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.